

**What is claimed is:**

1. A method for simultaneously transferring descriptive data and electronic funds, comprising:

placing in a digital rights management container a digital representation of money;

further placing in said container descriptive data relating to said representation of money; and

transmitting said container as an attachment to an electronic mail message.

2. The method of claim 1, wherein said descriptive data is enterprise resource planning data.

3. The method of claim 1, wherein said descriptive data is medical records data.

4. A method for performing authentication, comprising:

having said first party send to the first party's clearing bank a first digital rights management container attached to an electronic mail message, said first container granting said first clearing bank permission to submit to a second party predetermined authentication data corresponding to said first party; and

having said second party send to the second party's clearing bank a second digital rights management container attached to an electronic mail message, said second container granting said second clearing bank permission to submit to said first party predetermined authentication data corresponding to said second party.

5. A method for simultaneously transferring enterprise resource planning data and electronic funds, comprising:

interfacing with software for producing descriptive data;

placing in a digital rights management container a digital representation of money;

further placing in said container descriptive data produced by said software; and

transmitting said container as an attachment to an electronic mail message.

6. The method of claim 5, wherein said descriptive data is enterprise resource planning data.

7. The method of claim 5, wherein said descriptive data is medical records data.

8. A method for electronically transferring funds between two entities,

comprising:

a first entity transmitting to the first entity's clearing bank a cash request electronic mail message, said message requesting that an electronic representation of cash be sent to a specified second entity; and

the first entity's clearing bank transmitting as an electronic mail message attachment to the second entity's clearing bank, a digital rights management vault containing said electronic representation of cash.

9. The method of claim 8, further comprising the step of:

the second entity's clearing bank sending an electronic mail message to the first entity's clearing bank requesting receipt of the actual funds corresponding to said electronic representation of cash.

10. A method for electronically transferring funds between two entities by voice control, comprising:

a first entity submitting a voice request demanding that an electronic representation of cash be sent to a specified second entity;

transmitting a cash request electronic mail message to the first entity's clearing bank, said message corresponding to said voice request; and

the first entity's clearing bank transmitting a digital rights management vault containing said electronic representation of cash as an electronic mail message attachment to the second entity's clearing bank.

11. The method of claim 10, wherein said voice request is submitted by telephone.

12. The method of claim 10, further comprising the step of:

the second entity's clearing bank sending an electronic mail message to the first entity's clearing bank requesting receipt of the actual funds corresponding to said electronic representation of cash.

13. The method claim 10, wherein said voice request is used to determine the identity of the requestor.

14. The method claim 10, wherein said voice request is used to determine the authority of the requestor to make the request.

15. A method for performing authentication, comprising:

having a first party and a second party exchange negotiation digital rights management containers attached to electronic mail messages in order to negotiate the information each party is willing to have used for authentication purposes;

having said first party send to the first party's clearing bank a first permission digital rights management container attached to an electronic mail message, said first permission container granting said first clearing bank permission to submit to said second party the

information said first party agreed to supply in the negotiation; and

having said second party send to the second party's clearing bank a second permission digital rights management container attached to an electronic mail message, said second permission container granting said second clearing bank permission to submit to said first party the information said second party agreed to supply in the negotiation step.

16. A method for simultaneously transferring descriptive data and electronic funds, comprising:

placing in a digital rights management container a digital representation of money;

additionally placing in said container descriptive data relating to said representation of money;

further placing in said container a request for other descriptive data; and

transmitting said container an attachment to an electronic mail message.

17. The method of claim 16, wherein said descriptive data is enterprise resource planning data.

18. The method of claim 16, wherein said descriptive data is medical records data.

19. A method for avoiding fraud relating to transmission of digital rights management containers, comprising:

during creation of a digital rights management container, creating a data structure and placing in said data structure an indicator of a first recipient of said container; and

in the case where said first recipient transmits said container to a second recipient in accordance with predetermined rules, adding to said structure an indicator of said second recipient.

20. A system for simultaneously transferring descriptive data and electronic funds, comprising:

a memory having program code stored therein; and

a processor operatively connected to said memory for carrying out instructions in accordance with said stored program code;

wherein said program code, when executed by said processor, causes said processor to perform the steps of:

placing in a digital rights management container a digital representation of money;

further placing in said container descriptive data relating to said representation of money; and

transmitting said container as an attachment to an electronic mail message.

21. The system of claim 20, wherein said descriptive data is enterprise resource planning data.

22. The system of claim 20, wherein said descriptive data is medical records data.

23. A system for simultaneously transferring enterprise resource planning data and electronic funds, comprising:

a memory having program code stored therein; and

a processor operatively connected to said memory for carrying out instructions in accordance with said stored program code;

wherein said program code, when executed by said processor, causes said processor to perform the steps of:

interfacing with software for producing descriptive data;

placing in a digital rights management container a digital representation of money;

further placing in said container descriptive data produced by said software; and

transmitting said container as an attachment to an electronic mail message.

24. The system of claim 23, wherein said descriptive data is enterprise resource planning data.

25. The system of claim 23, wherein said descriptive data is medical records data.

26. A system for simultaneously transferring descriptive data and electronic funds, comprising:

a memory having program code stored therein; and

a processor operatively connected to said memory for carrying out instructions in accordance with said stored program code;

wherein said program code, when executed by said processor, causes said processor to perform the steps of:

placing in a digital rights management container a digital representation of money;

additionally placing in said container descriptive data relating to said representation of money;

further placing in said container a request for other descriptive data; and

transmitting said container an attachment to an electronic mail message.

27. The system of claim 26, wherein said descriptive data is enterprise resource planning data.

28. The method of claim 26, wherein said descriptive data is medical records data.

29. A system for avoiding fraud relating to transmission of digital rights management containers, comprising:

a memory having program code stored therein; and

a processor operatively connected to said memory for carrying out instructions in accordance with said stored program code;

wherein said program code, when executed by said processor, causes said processor to perform the steps of:

during creation of a digital rights management container, creating a data structure and placing in said data structure an indicator of a first recipient of said container; and

in the case where said first recipient transmits said container to a second recipient in accordance with predetermined rules, adding to said structure an indicator of said second recipient.

30. The method of claim 1, 5, 8, 10, or 16, wherein said digital rights management container relies on a security system which is based on an open standard cryptographic method.

31. The method of claim 1, 5, 8, 10, or 16, further comprising:  
employing a message set order protocol and dataset that are proprietary; and  
publishing the application protocol interfaces corresponding to said message set and set dataset as an open standard.

32. The method of claim 1, 5, 8, 10, or 16, further comprising the step of accessing a database of synergistic services.

33. The method of claim 1, 5, 8, 10, or 16, further comprising the step of accessing a database directory of users' profiles and attributes.

34. The method of claim 1, 5, 8, 10, or 16, further comprising the step of accessing a database of aliases of users.

35. The method of claim 1, 5, 8, 10, or 16, further comprising the step of

accessing a database of pending transactions.

36. The method of claim 1, 5, 8, 10, or 16, further comprising the step of accessing a database for validation services.

37. The method of claim 1, 5, 8, 10, or 16, further comprising the step of accessing a database of eCheck numbers.

38. The method of claim 4 or 15, further comprising the step of accessing an authentication database.

39. The method of claim 1, 5, 8, 10, or 16, further comprising the step of accessing a database of user authorities.

40. The method of claim 1, 5, 8, 10, or 16, further comprising the step of accessing a database for auditing services.

41. The method of claim 1, 5, 8, 10, or 16, further comprising the step of accessing a database of ERP data.

42. The method of claim 41, wherein said database of ERP data secures its data pervasively using digital rights management.

43. The method of claim 1, 5, 8, 10, or 16, further comprising the step of utilizing XML compilers to speed up transaction rates and data processing speeds for ERP enabled messages.

44. The method of claim 1, 5, 8, 10, or 16, further comprising providing a diagnostic help wizard for customer service.

45. The method of claim 1, 5, 8, 10, or 16, further comprising providing an ERP help wizard for aiding in ERP data access.

46. The method of claim 1, 5, 8, 10, or 16, further comprising providing an email based self-executing software diagnostic tool.

47. The method of claim 1, 5, 8, 10, or 16, further comprising providing customer service.

48. The method of claim 1, 5, 8, 10, or 16, further comprising providing a tutorial help wizard.

49. The method of claim 1, 5, 8, 10, or 16, further comprising the step of performing settlement using a bank payment system.

50. The method of claim 1, 5, 8, 10, or 16, further comprising the step of performing settlement using an ATM POS system.

51. The method of claim 1, 5, 8, 10, or 16, further comprising the step of

interfacing with a currency exchange service provider.

52. The method of claim 1, 5, 8, 10, or 16, wherein said steps are performed in an automated manner.

53. The method of claim 1, 5, or 16, wherein said step of placing is performed at predetermined levels or based on predetermined attributes.

54. The method of claim 1, 5, or 16 further comprising generating messages to transfer to a conventional bank the funds corresponding to said digital representation of money.

55. The method of claim 8, further comprising generating messages to transfer to a conventional bank the funds corresponding to said electronic representation of cash.

56. The method of claim 1, 5, 8, 10, or 16, further comprising the step of providing on-line, real-time access for official government research.

57. The method of claim 56 wherein said government research is econometric research.

58. The method of claim 56 wherein said government research is law enforcement research.

59. The method of claim 8, further comprising the step of placing time-based limitations on the validity of said electronic representation of cash.

60. The method of claim 1, 5, or 16, further comprising the step of placing time-based limitations on the validity of said digital representation of money.

61. The method of claim 1, 5, or 16, further comprising the step of providing real-time transfer of the funds corresponding to said digital representation of money.

62. The method of claim 8, further comprising the step of providing real-time transfer of the funds corresponding to said electronic representation of cash.

63. The method of claim 1, 5, or 16, further comprising the step of allowing a user requesting said transmission to select the authentication method to be used to access said descriptive data and said digital representation of money.

64. The method of claim 8, further comprising the step of allowing a user requesting said transmission to select the authentication method to be used to access said descriptive data and said electronic representation of cash.

65. The method of claim 1, 5, or 16, further comprising the step of allowing an entity to establish subordinate users who may have similar or lesser authorities than a primary user.

66. The method of claim 8 or 10, further comprising the step of allowing said entities to establish subordinate users who may have similar or lesser authorities than a primary

user.

67. The method of claim 1, 5, or 16, further comprising the step of requiring a user requesting said transmitting to select that a standard privacy matrix template be used to access said descriptive data and said digital representation of money.

68. The method of claim 8 or 10, further comprising the step of requiring a user requesting the transmission of said vault to select that a standard privacy matrix template be used to access said descriptive data and said digital representation of money.

69. The method of claim 1, 5, or 16, further comprising the step of screening said electronic mail messages for viruses or other malicious code.

70. The method of claim 8 or 10, further comprising the step of screening said electronic mail messages for viruses or other malicious code.

71. The method of claim 1, 5, 8, 10, or 16, further comprising the step of protecting users from spam, denial of service attacks or other malicious interference.

72. The system of claim 30, 23, or 26, wherein said program code is integrated into email software.

73. The system of claim 72, wherein said email software is voice-activated.

74. The system of claim 20, 23, or 26, wherein said digital rights management container relies on a security system which is based on an open standard cryptographic method.

75. The system of claim 20, 23, or 26, wherein said processor further performs the steps of:  
employing a message set order protocol and dataset that are proprietary; and  
publishing the application protocol interfaces corresponding to said message set and set dataset as an open standard.

76. The system of claim 20, 23, or 26, wherein said processor further performs the step of accessing a database of synergistic services.

77. The system of claim 20, 23, or 26, wherein said processor further performs the step of accessing a database directory of users' profiles and attributes.

78. The system of claim 20, 23, or 26, wherein said processor further performs the step of accessing a database of aliases of users.

79. The system of claim 20, 23, or 26, wherein said processor further performs the step of accessing a database of pending transactions.

80. The system of claim 20, 23, or 26, wherein said processor further performs the step of accessing a database for validation services.

81. The system of claim 20, 23, or 26, wherein said processor further performs the



step of accessing a database of eCheck numbers.

82. The system of claim 20, 23, or 26, wherein said processor further performs the step of accessing an authentication database.

83. The system of claim 20, 23, or 26, wherein said processor further performs the step of accessing a database of user authorities.

84. The system of claim 20, 23, or 26, wherein said processor further performs the step of accessing a database for auditing services.

85. The system of claim 20, 23, or 26, wherein said processor further performs the step of accessing a database of ERP data.

86. The system of claim 20, 23, or 26, wherein said processor further performs the step of utilizing XML compilers to speed up transaction rates and data processing speeds for ERP enabled messages.

87. The system of claim 20, 23, or 26, wherein said processor further performs the step of providing a diagnostic help wizard for customer service.

88. The system of claim 20, 23, or 26, wherein said processor further performs the step of providing an ERP help wizard for aiding in ERP data access.

89. The system of claim 20, 23, or 26, wherein said processor further performs the step of providing an email based self-executing software diagnostic tool.

90. The system of claim 20, 23, or 26, wherein said processor further performs the step of providing customer service.

91. The system of claim 20, 23, or 26, wherein said processor further performs the step of providing a tutorial help wizard.

92. The system of claim 20, 23, or 26, wherein said processor further performs the step of performing settlement using a bank payment system.

93. The system of claim 20, 23, or 26, wherein said processor further performs the step of performing settlement using an ATM POS system.

94. The system of claim 20, 23, or 26, wherein said processor further performs the step of interfacing with a currency exchange service provider.

95. The system of claim 20, 23, or 26, wherein said step of placing is performed at predetermined levels or based on predetermined attributes.

96. The system of claim 20, 23, or 26, wherein said processor further performs the step of generating messages to transfer to a conventional bank the funds corresponding to said digital representation of money.

97. The system of claim 20, 23, or 26, wherein said processor further performs the step of providing on-line, real-time access for official government research.

98. The method of claim 97 wherein said government research is econometric research.

99. The method of claim 97 wherein said government research is law enforcement research.

100. The system of claim 20, 23, or 26, wherein said processor further performs the step of placing time-based limitations on the validity of said digital representation of money.

101. The system of claim 20, 23, or 26, wherein said processor further performs the step of providing real-time transfer of the funds corresponding to said digital representation of money.

102. The system of claim 20, 23, or 26, wherein said processor further performs the step of allowing a user requesting said transmission to select the authentication method to be used to access said descriptive data and said digital representation of money.

103. The system of claim 20, 23, or 26, wherein said processor further performs the step of allowing an entity to establish subordinate users who may have similar or lesser authorities than a primary user.

104. The system of claim 20, 23, or 26, wherein said processor further performs the step of requiring a user requesting said transmitting to select that a standard privacy matrix template be used to access said descriptive data and said digital representation of money.

105. The system of claim 20, 23, or 26, wherein said processor further performs the step of screening said electronic mail messages for viruses or other malicious code.

106. The system of claim 20, 23, or 26, wherein said processor further performs the step of protecting users from spam, denial of service attacks or other malicious interference.

$$\begin{array}{r} 35 \times 3 = 105 \\ 10 \times 3 = 30 \\ \hline 135 \end{array}$$